

In re:
Joseph Boerckel
Samantha Daly
Debtors

Case No. 18-10355-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Mar 17, 2023

Form ID: 3180W

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph Boerckel, Samantha Daly, 1011 Cobbs Street, Drexel Hill, PA 19026-1803
14060840	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14341278	+ Upper Darby Township, c/o John McMullan Fin. Dir., 100 Garrett Road, Upper Darby, PA 19082-3135

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 17 2023 23:59:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 18 2023 03:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 17 2023 23:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14057531	Email/PDF: bncnotices@becket-lee.com	Mar 18 2023 00:11:43	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14072517	+ EDI: RECOVERYCORP.COM	Mar 18 2023 03:59:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14061042	EDI: CAPITALONE.COM	Mar 18 2023 03:59:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14075123	Email/PDF: bncnotices@becket-lee.com	Mar 18 2023 00:11:38	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14044843	+ Email/Text: bankruptcy@cavps.com	Mar 17 2023 23:58:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14051430	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 17 2023 23:59:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
14046119	EDI: DISCOVER.COM	Mar 18 2023 03:59:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14062666	Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org	Mar 17 2023 23:58:00	Franklin Mint Federal Credit Union, 5 Hillman Drive, Suite 100, Chadds Ford, PA 19317
14072123	EDI: JEFFERSONCAP.COM	Mar 18 2023 03:59:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14061231	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 17 2023 23:58:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14067544	EDI: PRA.COM	Mar 18 2023 03:59:00	Portfolio Recovery Associates, LLC, POB 41067,

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Mar 17, 2023

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14076999	EDI: Q3G.COM		Norfolk VA 23541
		Mar 18 2023 03:59:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14053285	+ Email/Text: bankruptcyteam@quickenloans.com		
		Mar 17 2023 23:58:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14044735	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		
		Mar 17 2023 23:58:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14161831	Email/PDF: bncnotices@becket-lee.com		
		Mar 18 2023 00:11:43	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14753187	+ Email/Text: EBN@edfinancial.com		
		Mar 17 2023 23:58:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2023 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Joseph Boerckel brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
BRAD J. SADEK	on behalf of Joint Debtor Samantha Daly brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor Quicken Loans Inc. cmcmmonagle@timoneyknox.com bkecf@sterneisenberg.com
CORINNE SAMLER BRENNAN	on behalf of Creditor Franklin Mint Federal Credit Union cbrennan@klehr.com swenitsky@klehr.com;nyackle@klehr.com
DANIEL P. JONES	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. djones@sterneisenberg.com, bkecf@sterneisenberg.com
DANIEL P. JONES	on behalf of Creditor Quicken Loans Inc. djones@sterneisenberg.com bkecf@sterneisenberg.com

District/off: 0313-2

User: admin

Page 3 of 3

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LAUREN S. ZABEL

on behalf of Creditor Quicken Loans Inc. lzabel@reedsmith.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	<u>Joseph Boerckel</u>	Social Security number or ITIN	xxx-xx-2969
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Samantha Daly</u>	Social Security number or ITIN	xxx-xx-3208
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-10355-amc			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph Boerckel
aka Joseph A Boerckel

Samantha Daly
aka Samantha A Daly

3/16/23

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.